



Order Filed on August 25, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

John F. Bracaglia, Jr., Esq.
Mauro, Savo, Camerino, Grant & Schalk, P.A.
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Attorneys for Debtors

In Re:

Keith O. Wilkins and Alexandra J. Wilkins

Debtor.

Case No.: 15-22520

Adv. No.:

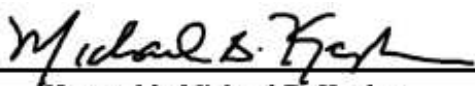
Hearing Date: 8/23/2016 @ 9:00 a.m.

Judge: Kaplan

**AMENDED
ORDER APPROVING LOAN MODIFICATION AGREEMENT
AND VOIDING JUDGMENT LIEN**

The relief set forth on the following pages, numbered two (2) through 3 is hereby **ORDERED**.

DATED: August 25, 2016


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Keith O. Wilkins and Alexandra J. Wilkins

Case No: 15-22520 MBK

Caption of Order: Order Approving Loan Modification Agreement and Voiding Judgment Lien

This matter having been opened to the Court upon the motion of debtors for an Order approving a loan modification agreement, and the Court having reviewed the pleadings submitted and appearing that due notice has been given, and it appearing that the said loan modification agreement is proper and in the best interest of the debtors and the estate, and for good cause being shown,

It is hereby ORDERED:

1. Debtors' motion is hereby granted and the debtors are granted approval to enter into a permanent loan modification agreement with respect to the mortgage secured by the real property owned by the debtors at 89 Main Street, Metuchen, New Jersey 08840 dated March 25, 2011, in the original principal amount of \$521,281.00.
2. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan;
3. If post-petition arrears are capitalized in the loan modification, M&T Bank by Lakeview Loan Servicing, LLC shall file an amended post-petition claim within 30 days of the date of this Order. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with provision of the confirmed plan.
4. The Chapter 13 Trustee shall suspend disbursements to M&T Bank c/o Lakeview Loan Servicing, LLC pending completion of the loan modification, and all money that would otherwise be paid to M&T Bank be held until the arrearage portion of the claim is

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Caption of Order: Order Approving Loan Modification Agreement and Voiding Judgment Lien

amended to zero, or the claim is withdrawn, or the Trustee is notified that the modification was not consummated;

5. In the event the modification is not consummated and the Trustee has been notified of same, any money that was held by the Trustee pending completion of the modification shall then be paid to M&T Bank c/o Lakeview Loan Servicing, LLC.

6. Upon receipt of the amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan; and

7. Communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed in violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The debtors' motion to avoid judicial liens under 11 U.S.C. § 522(f) is hereby granted, provided the debtors are granted a discharge in this Chapter 13 case or in a succeeding Chapter 7 case in the event of conversion to Chapter 7 under Title 11 of the United States Bankruptcy Code.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Keith O. Wilkins
Alexandra J Wilkins
Debtors

Case No. 15-22520-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db/jdb +Keith O. Wilkins, Alexandra J Wilkins, 89 Main St., Metuchen, NJ 08840-2742

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John F. Bracaglia, Jr. on behalf of Joint Debtor Alexandra J Wilkins brokaw@maurosavolaw.com
John F. Bracaglia, Jr. on behalf of Debtor Keith O. Wilkins brokaw@maurosavolaw.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 7